

## **Speaking Points for RIAC Aug. 19 Meeting**

### **Barbara Lynch, Rebuild Iowa Office and Department of Natural Resources**

Currently the Iowa Department of Natural Resources (DNR) is charged with the review and approval of floodplain development around the state. The DNR is expected to implement floodplain management programs, which are often unique, along with maintenance and floodplain management in the state. When considering comprehensive floodplain management, it is necessary to take into account the science of the floodplain, the technology used to understand it, and those entities who utilize the floodplain as a site for their home, business, or storage space and the risk that this utility presents.

Priorities issues are:

- Critical needs of individuals and communities, including resident support, homes, businesses, and other infrastructure affected by the disasters need to be addressed.
- There is currently a lack of education and public information and awareness on floodplains in Iowa.
- There is currently a lack of program flexibility and continuity in floodplain management and hazard mitigation as well as other related programs.
- There is a need for greater hazard mitigation and floodplain management planning for the future.

The Floodplain Management and Hazard Mitigation Task Force discussed at length the importance of the availability of and subscription in flood insurance. Although tornadoes and other natural disasters are covered by traditional homeowners insurance, flooding is not. Currently, participation in the National Flood Insurance Program is required only for those with financing through a federally-insured lending company, in the 100-year floodplain, if the local government that has land use jurisdiction has met the criteria to make them eligible to participate in the Federal National Flood Insurance Program. National Flood Insurance Program coverage is also available to those living inside the 100-year floodplain who are not required to carry it. Private flood insurance is available in all areas. Since flood insurance is often expensive, many home and business owners do not carry flood insurance policies. Currently, there is no requirement for those living in

the 500-year floodplain to carry flood insurance or access it through the National Flood Insurance Program.

There is discussion that changes in the landscape through change in land use practices and growth management may change the face of the floodplain, but that has not been determined at this time. Those maps that have been developed by different entities have recognized different levels of probable flooding areas. Many have discussed mapping a maximum probable flood area, which is disputed by some, indicating that mapping of this area could substantially impact development planning. Although some floodplain maps do exist, many were mapped long ago using what is now considered “older technology.” To have the tools available to most effectively map and produce better flood plain information for adequate planning and response, many are suggesting the use of new technologies, such as LiDAR (Light Detection And Ranging). Linking the LiDAR with GIS capable hydraulic models provides the capability to do a lot of other things beyond generating a map, such as the ability to generate real time flood inundation maps for a considerable distance upstream or downstream. As these discussions progress, there are significant expenses and time issues to consider.

With so many agencies and communities required to be part of designing and implementing effective management plans for floodplains and hazard mitigation, it is extremely important that the state maintains a leadership role in addressing efforts and moving discussion and plans for the priority issues listed below: